vicious cycle of prejudice and fear. Nelson Mandela said it best:

People must learn to hate, and if they can learn to hate, they can be taught to love, for love comes more naturally to the human heart than its opposite.

You have to be carefully taught, Mr. Speaker. The teaching must begin in our hearts and with our children.

## OBAMACARE

The SPEAKER pro tempore. The Chair recognizes the gentleman from Pennsylvania (Mr. THOMPSON) for 5 minutes.

Mr. THOMPSON of Pennsylvania. Mr. Speaker, in May of 2012, the House Ways and Means Committee released a report that expounds upon one of the most problematic provisions included in ObamaCare, the mandate on employers with at least 50 full-time equivalent employees to offer "affordable" and government-approved health insurance plans to their workers beginning in 2014.

Employers with at least 50 full-time equivalent employees who do not offer government-approved coverage must pay \$2,000 in fines annually per employee. After 2014, the fine would be indexed to the average per capita premium for health insurance, as determined by the Health and Human Services Secretary.

Even if employers do offer government-approved health insurance coverage, they would still be fined if Health and Human Services deems the plan "unaffordable" and at least one full-time employee purchases a qualified health plan through an exchange and receives a taxpayer-funded subsidy for their coverage.

Seventy-one Fortune 100 companies that responded to the Ways and Means Committee survey included in the 2012 report estimate that they could save \$28.6 billion in 2014 by eliminating health insurance coverage for their 5.9 million employees and opting to pay the \$2,000 annual fine per employee. This would impact more than 10.2 million employees and dependents on employer-based plans. Under these estimates, from 2014 through 2023, the employers surveyed could save an estimated \$422.4 billion.

The employer mandate provides a perverse incentive for companies to drop their employees from health plans that are otherwise working and are embraced by the employees themselves. This is a stark contrast from the promises made by President Obama, suggesting "First of all, if you've got health insurance, you like your doctors, you like your plan, you can keep your doctor, you can keep your plan. Nobody is talking about taking that away from you."

Mr. Speaker, as we are seeing, that is simply not true. But furthermore, the employer mandate will serve to drive up the costs of ObamaCare as more and more people become a part of the exchanges.

Even Comedy Central's Jon Stewart, in an interview with Health and Human Services Secretary Kathleen Sebelius this past January, posed the question as to whether or not the employee mandate would cause employers to "dump" employees into the exchanges until it "becomes sort of a back door of government—not a takeover necessarily, but of a government responsibility for the health care, and then suddenly, obviously then, we're Sweden."

Mr. Speaker, this week the House will vote to legitimize the administration's delay of the employer mandate for 1 year. While I support this delay, we must continue to focus efforts on repealing and replacing ObamaCare so that we can begin to reduce the escalating health care costs and the restrictions on access, the attacks on quality innovation in this country and the turnover of health care from a personal decision to the government.

## DECREASING RATES OF FRAUD, WASTE AND ABUSE IN SNAP

The SPEAKER pro tempore. The Chair recognizes the gentleman from Massachusetts (Mr. McGovern) for 5 minutes.

Mr. McGOVERN. Mr. Speaker, 18 times this year I've come to this floor and talked about the need to end hunger now. Eighteen times I've defended our Nation's anti-hunger programs, discussed the paradox of hunger and obesity, and talked about hunger among the elderly.

Over the past few weeks, this House has voted on two versions of a farm bill reauthorization. The first was defeated after the Republican leadership overreached, not only by cutting the linchpin of our anti-hunger programs, SNAP—formerly known as food stamps—but also by adding poison pill after poison pill amendment to the bill.

Last week, the Republican leadership responded to the stinging defeat of their farm bill by stripping out the entire nutrition title while, at the same time, expanding subsidies for highly profitable big agribusinesses. Talk about messed up priorities, Mr. Speaker. By the way, the nutrition title not only includes SNAP, it includes as well funding for food banks and senior antihunger programs.

Opponents of SNAP like to focus on the idea that SNAP is somehow fraudulent; not just that some SNAP money is being misspent, but that so much is being wasted that we need to drastically rein in the program, regardless of whether SNAP cuts increase hunger in America. We heard these claims time after time during consideration of the two farm bills.

Sadly, those who claim rampant fraud, waste, and abuse in SNAP don't let facts get in the way of their arguments. That is because SNAP is among the most effective and efficient, if not the most effective and efficient, federally administered programs.

I serve on the House Agriculture Committee, and I took part in an extensive debate over SNAP during both the committee markup and on the House floor. Not one member, Democrat or Republican, on the House Agriculture Committee provided sourced, statistical information on fraud, waste, and abuse in the SNAP program.

On top of that, no hearings were held on the SNAP program at all. In fact, I challenged any member of the committee to find any Federal program that has a lower rate of fraud, waste, and abuse. The truth is no one could answer my challenge.

Mr. Speaker, according to both the U.S. Department of Agriculture and the Office of the Inspector General at USDA, the fraud rates for SNAP are at all-time lows and are going down. On top of that, USDA continues to pursue instances of fraud, waste, and abuse and is prosecuting these cases.

Despite the rapid growth in SNAP participation, primarily due to the historic economic recession we are still recovering from, the error rate for SNAP is also at a record low, according to the latest data available. Specifically, 3 percent of all SNAP benefits represented overpayments, meaning they either went to ineligible households or went to eligible households but in excessive amounts. This means that more than 98 percent of SNAP benefits were issued to eligible households. The combined error rate—the total error rate that includes both under- and overpayments—reached an all-time low in 2011, falling to 3.8 per-

These statistics show just how well SNAP is truly managed. But there's even more data to consider. In July, the USDA's Office of Inspector General issued a report on fraud investigations of USDA programs. It showed that fraud in SNAP is limited primarily to a few bad actors. It also showed cases of fraud are far greater in other USDA programs.

According to this report, 10 cases involving USDA programs were closed in the past 2 months, and only one of them involved fraud on the part of a SNAP recipient. That's right, only 1 case in 10 had to do with an individual defrauding the SNAP program. In fact, half of those cases dealt with improper use of rural development funds. The remaining four cases all involved SNAP abuse by retailers, not recipients.

While this may seem like an innocuous statistic, it goes to the heart of what opponents claim: that SNAP beneficiaries—poor, hungry working Americans—are lazy and want to steal from the Federal Government. Nothing, and I mean nothing, could be further from the truth.

SNAP provides a lifeline to hungry Americans, whether they are 1, 10, 25, 50, 75 years old or older. In doing so, SNAP is likely the most effective and efficient program administered by the Federal Government.

Mr. Speaker, of course we can make SNAP better. We can make anything